

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: Dennis J. Davis and  
Darlene L. Davis

Debtor(s).

)  
) Case No. 24-20712-CMB  
)  
) Chapter 13  
)  
)  
X

**ORDER OF COURT**  
(Check Boxes That Apply)

☒ Confirming Plan on Final Basis

☒ Chapter 13 Plan dated:  
3-26-24

☐ Authorizing Distributions Under Plan  
On Interim Basis Solely as Adequate  
Protection

☐ Amended Chapter 13 dated:

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is \$4105 effective 4/24.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the “Plan”), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee’s next available distribution date after the first day of the month following the date on which this Order is entered on the Court’s docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

**1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:***

- ☒ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$4,295, beginning July 2024. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee’s TFS online payment program.
- ☐ B. The length of the Plan is changed to a total of at least \_\_\_\_ months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.

- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

**PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.**

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor \_\_\_\_\_ shall be paid monthly payments of \$\_\_\_\_\_ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:  
\*Pennymac CL#13
- ☐ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:  
\_\_\_\_\_
- ☐ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:  
\_\_\_\_\_
- ☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:

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☒ K. Additional Terms and Conditions:

\* The estimated pool of funds available to be paid to non-specially classified general unsecured creditors and estimated percentage dividend are revised to \$92,628.50 (54%). The required minimum to be paid to general unsecured creditors (in accordance with §1325(a)(4)) is to be \$77,628.50.

\*To the extent the Plan is confirmed pre-bar date(s) or the completion of pending or contemplated litigation (including objections to claims), creditors will be paid per plan in the plan amount (or as superseded by this Confirmation Order or other Order of Court) notwithstanding a claim in a greater amount or priority. Debtor is responsible to review all proofs of claims as filed and to take such action(s), including modification of the Plan or this Confirmation Order, as is necessary to address claim discrepancies and/or to address other subsequent events that will affect the adequacy of plan funding.

*\*All plan payments must be by TFS, WA, or (where eligible) ACH. Trustee reserves the right to reject money orders or cashier's checks, provided further that if she, in her discretion, presents such items for payments she may keep the funds on hold for more than 30 days before distributing on such types of payments. Debtors making payments by money order or cashier's check assume the risk that distributions under the plan will be delayed because of the failure to pay by one of the approved methods.*

**2. Deadlines. The following deadlines are hereby established and apply to this case:**

**A. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**B. Review of Claims Docket and Objections to Claims.** Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

**C. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**D. Filing Amended Plans or Other Stipulation.** Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a

lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

**3. Additional Provisions. The following additional provisions apply in this case:**

**A.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**B.** The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor(s)' counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

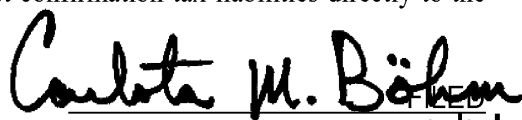
**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.


**G.** The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

**H.** The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: 7/17/2024

cc: All Parties in Interest to be served by Clerk



United States Bankruptcy Judge  1:23 pm

CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In re:  
Dennis J. Davis  
Darlene L. Davis  
Debtors

Case No. 24-20712-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jul 17, 2024

User: auto  
Form ID: pdf900

Page 1 of 5  
Total Noticed: 63

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Dennis J. Davis, Darlene L. Davis, 1681 New Haven Avenue, Pittsburgh, PA 15216-1918
15699359	+ Alcoa Pittsburgh Fcu, 201 Isabella St, Suite 100, Pittsburgh PA 15212-5872
15699360	Alcoa Pittsburgh Federal Credit Union, PO Box 4521, Carol Stream, IL 60197-4521

TOTAL: 3

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnjts@grblaw.com	Jul 18 2024 00:20:00	Borough of Dormont, c/o Joseph J. Perotti, Jr., Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
15699361	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jul 18 2024 00:20:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
15699362	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jul 18 2024 00:20:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
15807427	Email/Text: creditcardbkcorrespondence@bofa.com	Jul 18 2024 00:20:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
15704288	+ Email/Text: ebnjts@grblaw.com	Jul 18 2024 00:20:00	Borough of Dormont, GRB Law, c/o Joseph J. Perotti, Jr., Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15699371	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 18 2024 00:54:57	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15699363	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 18 2024 00:54:56	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15702954	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 18 2024 00:36:03	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15699383	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 18 2024 00:35:21	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
15699385	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 18 2024 00:35:21	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15807393	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 18 2024 00:36:43	Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15699387	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 18 2024 00:35:24	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
15699388	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 18 2024 00:54:55	Citibank/The Home Depot, Citicorp Cr

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			Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15807242	+ Email/Text: jdryer@bernsteinlaw.com	Jul 18 2024 00:20:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15699389	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jul 18 2024 00:21:00	Elan Financial Services/WesBanco, PO Box 790408, Saint Louis, MO 63179-0408
15699394	Email/Text: collecadminbankruptcy@fnni.com	Jul 18 2024 00:20:00	Fnb Omaha, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
15699393	Email/Text: collecadminbankruptcy@fnni.com	Jul 18 2024 00:20:00	Fnb Omaha, P.o. Box 3412, Omaha, NE 68197
15699390	Email/Text: collectionbankruptcies.bancorp@53.com	Jul 18 2024 00:22:00	Fifth Third Bank, PO Box 740789, Cincinnati, OH 45274-0789
15807720	^ MEBN	Jul 18 2024 00:01:44	First National Bank of Omaha, c/o BQ & Associates, PC, LLO, 14211 Arbor Street, Suite 100, Omaha, NE 68144-2312
15699391	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jul 18 2024 00:20:00	First National Bank of Pennsylvania, 4140 E State St, Hermitage, PA 16148-3401
15699392	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jul 18 2024 00:20:00	First National Bank of Pennsylvania, Attn: Legal Dept, 3015 Glimcher Blvd, Hermitage, PA 16148-3343
15699396	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jul 18 2024 00:20:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Lockbox 6112, PO Box 7247, Philadelphia, PA 19170-0001
15699395	Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jul 18 2024 00:20:00	Goldman Sachs Bank USA, PO Box 70321, Philadelphia, PA 19176-0321
15699381	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 18 2024 00:36:34	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15699379	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 18 2024 00:35:17	Chase Card Services, Po Box 15369, Wilmington, DE 19850
15709968	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jul 18 2024 00:20:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15711420	+ Email/Text: RASEBN@raslg.com	Jul 18 2024 00:20:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15699398	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 18 2024 00:20:00	Kohl's, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15699397	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 18 2024 00:20:00	Kohl's, Po Box 3115, Milwaukee, WI 53201-3115
15718975	Email/PDF: resurgentbknofications@resurgent.com	Jul 18 2024 00:33:41	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15719288	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 18 2024 00:21:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15804173	Email/Text: Bankruptcy.Notices@pnc.com	Jul 18 2024 00:20:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
15699404	Email/Text: Bankruptcy.Notices@pnc.com	Jul 18 2024 00:20:00	PNC Financial, Attn: Bankruptcy, 300fifth Ave, Pittsburgh, PA 15222
15699403	Email/Text: Bankruptcy.Notices@pnc.com	Jul 18 2024 00:20:00	PNC Financial, PO Box 71335, Philadelphia, PA 19176-1335
15802755	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 18 2024 00:36:14	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
15699399	^ MEBN	Jul 18 2024 00:02:40	Patenaude & Felix, 2400 Ansys Drive Suite 402-B, Canonsburg, PA 15317-0403

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User: auto

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15699402	+ Email/PDF: ebnotices@pnmac.com	Jul 18 2024 00:36:43	PennyMac Loan Services, LLC, Po Box 514387, Los Angeles, CA 90051-4387
15715706	+ Email/PDF: ebnotices@pnmac.com	Jul 18 2024 00:35:20	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
15699406	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 18 2024 01:16:07	Syncb/Levin Furniture, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15699405	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 18 2024 00:34:05	Syncb/Levin Furniture, Po Box 71757, Philadelphia, PA 19176-1757
15699407	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 18 2024 00:36:18	Synchrony Bank, Po Box 71729, Philadelphia, PA 19176-1729
15807370	Email/PDF: ebn_ais@aisinfo.com	Jul 18 2024 00:36:18	Synchrony Bank, by AIS InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457
15699408	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 18 2024 00:34:46	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15699410	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 18 2024 00:35:22	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15699409	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 18 2024 00:36:02	Synchrony Bank/Amazon, Po Box 71737, Philadelphia, PA 19176-1737
15699412	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 18 2024 00:34:11	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15699411	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 18 2024 00:35:17	Synchrony Bank/Care Credit, Po Box 71757, Philadelphia, PA 19176-1757
15699414	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 18 2024 00:32:46	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15699413	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 18 2024 00:35:17	Synchrony Bank/Lowes, Po Box 71727, Philadelphia, PA 19176-1727
15699416	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 18 2024 00:54:55	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15699415	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 18 2024 00:33:51	Synchrony Bank/Sams Club, Po Box 71727, Philadelphia, PA 19176-1727
15699418	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 18 2024 00:35:17	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15699417	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 18 2024 00:35:17	Synchrony Bank/TJX, Po Box 71737, Philadelphia, PA 19176-1737
15699420	+ Email/Text: synovusbankruptcy@synovus.com	Jul 18 2024 00:22:00	Synovus Bank, Attn: Bankruptcy, 1111 Bay Avenue, Columbus, GA 31901-5218
15699419	^ MEBN	Jul 18 2024 00:02:37	Synovus Bank, Po Box 31293, Salt Lake City, UT 84131-0293
15802309	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jul 18 2024 00:21:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
15699421	+ Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jul 18 2024 00:21:00	U.S. Bankcorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000
15699423	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jul 18 2024 00:32:49	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a 3rd Floor, Des Moines, IA 50328-0001
15699422	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jul 18 2024 00:33:05	Wells Fargo Bank NA, Po Box 393, Minneapolis, MN 55480-0393
15714834	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jul 18 2024 00:34:37	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

District/off: 0315-2

User: auto

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Total Noticed: 63

TOTAL: 60

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15699372	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15699373	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15699374	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15699375	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15699376	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15699377	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15699378	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15699364	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15699365	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15699366	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15699367	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15699368	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15699369	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15699370	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15699384	*+	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
15699386	*+	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15699382	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15699380	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase Card Services, Po Box 15369, Wilmington, DE 19850
15699400	*+	Patenaude & Felix, 2400 Ansys Drive, Suite 402-B, Canonsburg, PA 15317-0403
15699401	*+	Patenaude & Felix, 2400 Ansys Drive, Suite 402-B, Canonsburg, PA 15317-0403

TOTAL: 1 Undeliverable, 21 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 19, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC dcarlon@kmlawgroup.com
Joseph James Perotti, Jr	on behalf of Creditor Borough of Dormont jperotti@grblaw.com KNicely@grblaw.com
Kenneth Steidl	on behalf of Debtor Dennis J. Davis julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Kenneth Steidl	



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Total Noticed: 63

on behalf of Joint Debtor Darlene L. Davis julie.steidl@steidl-steinberg.com  
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TOTAL: 7